



Atty Docket No.4535/24

2164eg
8/03/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

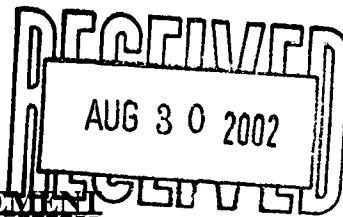
Applicant: Peter MELCHIOR et al.

App. No.: 09/981,645 Examiner: To be Assigned

Filed : October 16, 2001 Group: 2164

Title: FACILITATING SELLER FINANCING AND ADVANCE PAYMENT
FOR SELLERS IN A FULL SERVICE TRADE SYSTEM

Commissioner for Patents
Washington, D.C. 20231



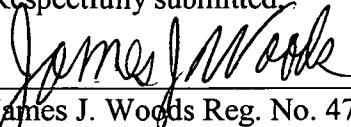
INFORMATION DISCLOSURE STATEMENT

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

This IDS is being filed before the mailing date of a first office action on the merits and thus no fee is due. The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

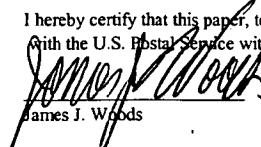
Dated: 8/15/02

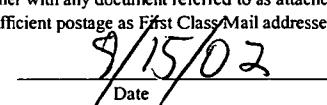
Respectfully submitted,


James J. Woods Reg. No. 47,184

Attorney for Applicant
BROWN RAYSMAN MILLSTEIN
FELDER & STEINER LLP
900 Third Avenue
New York, New York 10022
(212) 895-2000

I hereby certify that this paper, together with any document referred to as attached or enclosed, is being deposited this date
with the U.S. Postal Service with sufficient postage as First Class Mail addressed to: Commissioner for Patents, Washington, D.C. 20231


James J. Woods


9/15/02

Date

GROUP 3600

AUG 28 2002

RECEIVED



INFORMATION DISCLOSURE CITATION LIST	Atty. Docket No.: 4535/24	Application Serial No.: 09/981,645
	Applicants: MELCHIOR et al.	
	Filing Date: October 16, 2001	Group Art Unit: 2164

U.S. PATENT DOCUMENTS

Exam. Init	Document Number	Date	Name	Class	Subclass
HTD	6,360,211	3/19/2002	Anderson et al.		
HTD	6,351,738	2/26/2002	Clark		RECEIVED
HTD	6,240,396	5/29/2001	Walker et al.		AUG 2 8 2002
HTD	6,219,653	4/17/2001	O'Neill et al.		GROUP 3600
HTD	6,216,115	4/10/2001	Barrameda et al.		
HTD	6,192,354	2/20/2001	Bigus et al.		
HTD	6,167,385	12/26/2000	Hartley-Urquhart		
HTD	6,073,116	6/6/2000	Boyle		
HTD	6,058,378	5/2/2000	Clark et al.		
HTD	6,055,514	4/25/2000	Wren		
HTD	6,035,208	3/7/2000	Solomon		
HTD	5,970,470	10/19/1999	Walker et al.		
HTD	5,732,400	3/24/1998	Mandler et al.		
HTD	5,717,989	2/10/1998	Tozzoli et al.		

FOREIGN PATENT DOCUMENTS

Exam. Init.	Document Number	Date	Country	Class	Translation
HTD	WO 01/75644	10/11/2001	PCT		
HTD	WO 01/41096	6/7/2001	PCT		
HTD	WO 01/33220	5/10/2001	PCT		
HTD	WO 00/70519	11/23/2000	PCT		



HTD	WO 00/55774	9/21/2000	PCT		
HTD	WO 00/48053	8/17/2000	PCT		

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)

Examiner:	Date Considered: